VITA-Volunteer Income Tax Assistance Program <u>Free Tax Return Preparation</u>

For those who qualify for the Earned Income Tax Credit OR earn less than \$53,000

COMMUNITY TEAMWORK INC. - 17 Kirk St., 1st floor

Available by **APPOINTMENT ONLY.**

Will start scheduling appointments on Jan. 15th. Call 978-654-5676

SATURDAY MORNINGS

Feb. 7 through April 11th 9 a.m. - 12 noon

WEDNESDAY NIGHTS

Feb. 4 through April 15h 5 p.m. - 8 p.m.

* Additional hours may be available in February-call for more information*
We encourage you to make an appointment to guarantee this free service. Walk-ins may be accepted but with no guarantee of service. Please be aware that there may be a wait.

MILLS42 FEDERAL CREDIT UNION - 83 Merrimack St., Lowell

February 2nd through April 10th

Monday, Tuesday, Thursday, Friday 9AM to 3PM

Available by **APPOINTMENT ONLY**- call 978-328-5100

JEANNE D'ARC CREDIT UNION - 1 Tremont Pl., Lowell

Available by **APPOINTMENT ONLY** - call Jessica at 978-323-4910

February: 7, 11, 14,17, 19, 21, 24, 26, 28 March: 4, 7, 12, 14, 18, 21, 26, 28, 31

April: 4, 7, 11, 14

Hours: Weekdays from 4 - 7 PM and Saturdays from 9 - noon.

IMPORTANT

YOU MUST BRING an original or SSA issued replacement Social Security Card for yourself and for every person that will be listed on your tax return. No exceptions. Copies will not be accepted.

QUESTIONS? Call Gail at 978-654-5676

IMPORTANT - MUST READ Information on the back











You MAY QUALIFY for the Earned Income Tax Credit (EIC) if...

- ...you lived with 3 or more children in 2014 and your family earned less than \$46,227 (\$51,567*).
- ...you lived with 2 children and your family earned less than \$43,038 (\$48,378*).
- ...you lived with 1 child and your family earned less than \$37,870 (\$43,210*).
- ...you had no children living with you and you earned less than \$14,340 (\$19,680*)
- * Married filing jointly

NOTE: This credit is based on Earned Income. You must have worked (have a W-2 or 1099 MISC) in order to qualify. TANF and SSDI earnings do NOT count.

Documents you MUST BRING with you

- Original SOCIAL SECURITY or ITIN cards for you, your spouse and all dependents
- Photo ID for you and your spouse
- 1099-HC Proof of Health Insurance Form or Mass Health/Medicare cards or 1095-A Form from the Federal Health Insurance Marketplace
- W-2, 1098 or 1099-Misc forms
- Proof of all other income
- Proof of childcare you paid (must include provider's ID number)
- Amount you paid for rent
- Child custody agreements and/or divorce decree if divorced and claiming a child
- We can prepare tax returns for single dwelling homeowners-no rental income.

We cannot prepare returns for any of the following:

- Cancellation of debt
- Foreign students
- Military income
- International income
- Stocks, dividends or bonds
- Rental real estate
- Business income
- Capital gain or (loss)
- Health savings account deduction
- Pensions and annuities (unless taxable amount has been determined on the income form)

FOR A FASTER REFUND

Have your refund electronically deposited into your bank account and receive your refund sooner! Please bring your checkbook, a cancelled check or a deposit slip. We need the bank's routing number and your account number off of them.

* Bilingual staff for several languages may be available as needed. Please call ahead to let us know your language needs or special needs.